

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

Case No. 20-23012-CMB

**William Scott Kalna and
Suzanne E. Kalna**

Chapter 13

Debtor(s).

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Debtors' pursuant to Notice of Mortgage Payment Change filed by Specialized Loan Servicing LLC on September 29, 2021.
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☐ Chapter 13 Plan dated _____
- ☒ Amended Chapter 13 Plan dated February 24, 2021

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtor(s) Plan payments shall be changed from \$ 3006.00 to

\$3,120.00 per month, effective November 2021; and/or the Plan term shall remain at 60 months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☐ Other: _____

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this 1st day of November, 2021

Dated: 11/1/2021


United States Bankruptcy Judge **dmk**

Stipulated by:

/s/ Corey J. Sacca
Counsel to Debtor
Corey J. Sacca, Esquire 306741
20 N. Pennsylvania Ave, Suite 201
Greensburg, PA 15601-2337
csacca@bononilaw.com
(724) 832-2499

Stipulated by:

/s/ James C. Warmbrodt
Counsel to Chapter 13 Trustee
James C. Warmbrodt, Esquire 42524
US Steel Tower, Suite 3250
600 Grant Street
Pittsburgh, PA 15219
(412) 471-5566
jwarmbrodt@chapter13trusteedpa.com

cc: All Parties in Interest to be served by Clerk

In re:
William Scott Kalna
Suzanne E Kalna
Debtors

Case No. 20-23012-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 01, 2021

User: dkam
Form ID: pdf900

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ William Scott Kalna, Suzanne E Kalna, 60 Strikertown Road, West Newton, PA 15089-1805
cr	+ SPECIALIZED LOAN SERVICING LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
15302340	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, 4161 piedmont Parkway, Greensboro, NC 27410
15305192	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15302351	+ Specialized Loan Servicing, 8742 Lucent Blvd. Suite 300, Littleton, CO 80129-2386
15314864	+ Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
15302355	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
15302356	+ TekCollect Inc, Po Box 1269, Columbus, OH 43216-1269
15311769	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
15302359	+ Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
15302361	+ Westmoreland County Tax Claim Bureau, 2 North Main Street, Suite 406, Greensburg, PA 15601-2417

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: rmscedi@recoverycorp.com	Nov 02 2021 00:25:31	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15302341	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 02 2021 12:32:47	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15306302	Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 02 2021 12:32:47	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15302344	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 02 2021 00:37:45	Citibank, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, St. Louis, MO 63179-0040
15302345	+ Email/Text: Bk@c2cfsi.com	Nov 02 2021 00:28:00	Coast to Coast Financial Solutions, Attn:Bankruptcy, 101 Hodencamp Rd Ste 120, Thousand Oaks, CA 91360-5831
15302346	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Nov 02 2021 00:28:00	Comenitybank/catherine, Po Box 182789, Columbus, OH 43218-2789
15302358	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Nov 02 2021 01:15:36	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15302342	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 02 2021 00:24:59	Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850
15302343	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 02 2021 00:25:31	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
15302347	+ Email/Text: PBNCNotifications@peritusservices.com	Nov 02 2021 00:28:00	Kohls/Capital One, Kohls Credit, Po Box 3120,

District/off: 0315-2

User: dkam

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Form ID: pdf900

Total Noticed: 37

			Milwaukee, WI 53201-3120
15315609	Email/PDF: resurgentbknofications@resurgent.com	Nov 02 2021 00:25:32	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15302348	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 02 2021 00:28:00	PA Department of Revenue, Department 280946, Harrisburg, PA 17128-0946
15302349	Email/Text: Bankruptcy.Notices@pnc.com	Nov 02 2021 00:28:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15319160	Email/Text: Bankruptcy.Notices@pnc.com	Nov 02 2021 00:28:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15325610	Email/Text: Bankruptcy.Notices@pnc.com	Nov 02 2021 00:28:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15302350	+ Email/Text: bnc-quantum@quantum3group.com	Nov 02 2021 00:28:00	Quantum3 Group LLC as agent, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15303997	Email/Text: bnc-quantum@quantum3group.com	Nov 02 2021 00:28:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
15303302	Email/Text: bnc-quantum@quantum3group.com	Nov 02 2021 00:28:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
15302862	+ Email/PDF: gecsed@recoverycorp.com	Nov 02 2021 11:29:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15302352	+ Email/PDF: gecsed@recoverycorp.com	Nov 02 2021 11:29:35	Synchrony Bank/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15302353	+ Email/PDF: gecsed@recoverycorp.com	Nov 02 2021 11:29:37	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15302354	+ Email/PDF: gecsed@recoverycorp.com	Nov 02 2021 11:29:34	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15302357	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Nov 02 2021 00:28:00	Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225
15322868	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Nov 02 2021 00:37:35	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15302360	+ Email/Text: bankruptcy@firstenergycorp.com	Nov 02 2021 00:28:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248
15302362	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 02 2021 12:32:47	Worlds Foremost Bank N, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		Specialized Loan Servicing, LLC

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: dkam

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2021 at the address(es) listed below:

Name	Email Address
Corey J. Sacca	on behalf of Joint Debtor Suzanne E Kalna csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Corey J. Sacca	on behalf of Debtor William Scott Kalna csacca@bononilaw.com coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com
Kristen D. Little	on behalf of Creditor Specialized Loan Servicing LLC pabk@logs.com, klittle@logs.com;logsecf@logs.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6